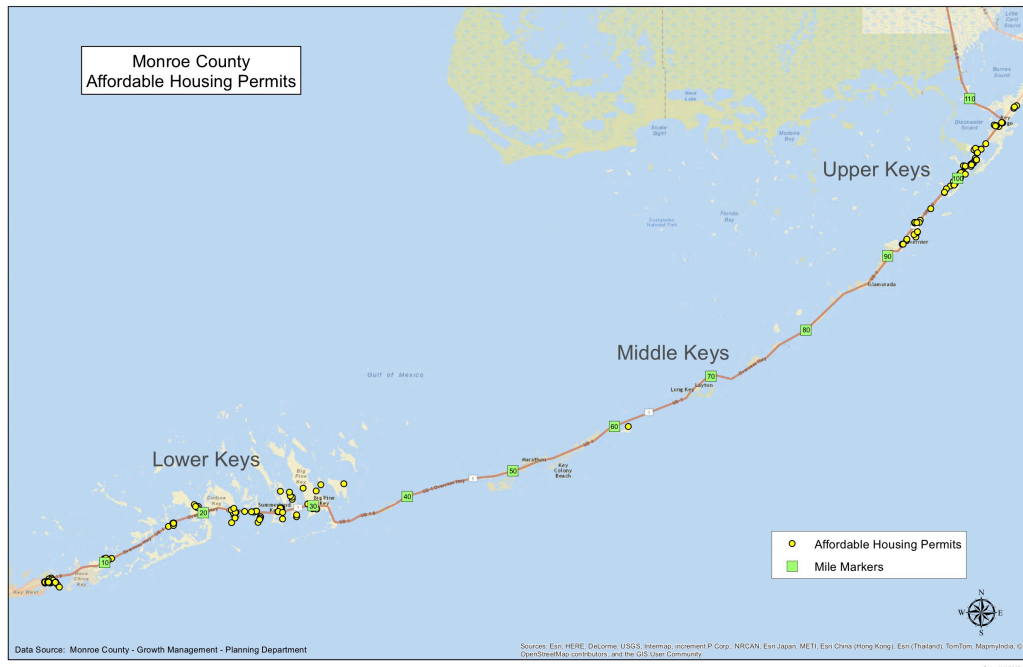


MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING III SUMMARY/MINUTES OCTOBER 16, 2015



Unanimously Adopted by the AHAC 11-20-15



Robert Jones, Facilitator
Affordable Housing Advisory Committee
FCRC Consensus Center, Florida State University

AHAC OCTOBER 16, 2015 MEETING II SUMMARY/MINUTES

TABLE OF CONTENTS

| | |
|--|-----------|
| <i>Contents</i> | <i>2</i> |
| <i>Executive Summary.....</i> | <i>3</i> |
| AHAC MEETING SUMMARY | 6 |
| I. INTRODUCTION | 6 |
| A. Review of Agenda and September 2015 AHAC Meeting Summary | 6 |
| B. Review of Committee Workplan | 6 |
| C. Committee Consensus Guidelines | 7 |
| D. Other Matters | 7 |
| III. WORKPLAN TASKS | 7 |
| A. Overview of Committee Report on Tasks #1-#3 to the Board of County Commission..... | 7 |
| B. Report Introduction..... | 8 |
| C. Workforce and Workforce Housing Definitions and Workforce Housing Need..... | 10 |
| 1. Background..... | 10 |
| 2. AHAC Recommendations on Definitions and Need and Public Comment | 12 |
| D. Qualifying and Monitoring Deed Restricted Housing..... | 16 |
| 1. Background..... | 16 |
| 2. AHAC Recommendations on Qualifying and Monitoring Deed Restricted Housing and Public Comment | 18 |
| E. Motion to Adopt Committee Report on Tasks #1-#3 to the Board of County Commission | 19 |
| IV. OTHER DUTIES OF THE AFFORDABLE HOUSING STUDY COMMITTEE | 20 |
| A. Local Housing Assistance Plan and SHIP Funding..... | 20 |
| V. PUBLIC COMMENT..... | 20 |
| VI. NEXT STEPS AND ASSIGNMENTS | 20 |
| <i>Appendices</i> | |
| 1. AHAC Organizational Meeting Agenda | 21 |
| 2. AHAC Members | 23 |
| 3. Meeting Evaluation Summary | 24 |
| 4. Overview of AHAC Charge..... | 26 |
| 5. AHAC Draft Work Plan..... | 27 |
| 6. Draft AHAC Tasks #1-#3 Report with Edits and Draft Resolution | 28 |
| 7. AHAC October Meeting Handouts..... | 35 |

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE
MEETING III, OCTOBER 16, 2015
EXECUTIVE SUMMARY

Bob Jones, the Committee's facilitator, welcomed Affordable Housing Advisory Committee (AHAC) members as well as the public to the Committee's 3rd meeting. Following introductions, the facilitator reviewed and the Committee agreed to the proposed meeting objectives and agenda and the Committee unanimously adopted the September 18, 2015 organizational meeting summary/minutes without changes. Mr. Jones reviewed the Committee's Workplan noting the early BOCC charge to the Committee to respond to Tasks #1-#3 by October 2015 and pointed out that the first three meetings had a primary focus on developing a response to these tasks. Going forward, he noted the plan is for the Committee to complete an initial review of the remaining seven tasks assigned by the BOCC by early 2016 followed by a process to develop options and recommendations for each task.

Commissioner Caruthers provided the Committee with a United Way ALICE (Asset Limited, Income Constrained, Employed), handout that captures data for Monroe County and provides a picture what it looks like to be part of the working poor and covers affordability beyond just housing costs. Commissioner Murphy noted that newly elected Commissioner Payne on the City of Key West City Commission, has proposed a resolution that in part provides, "A resolution of the City Commission of the City of Key West, Florida, supporting and encouraging collaboration between the city and Monroe County on addressing the issues of affordable and workforce housing; directing the City Manager to coordinate efforts with Monroe County's Affordable Housing Advisory Committee; and providing for an effective date." Commissioner Caruthers noted that while there were no municipal representatives on the Committee, there is significant cooperation between the County and municipalities on affordable ROGOs and the lines of communication are clearly open. The County also acknowledges the importance of employment centers in cities in terms of workforce housing.

Mr. Jones noted the Committee's discussion of its consensus and operating procedures at the August and September meetings. The Committee expressed a willingness to utilize the procedures for the initial three tasks, that required super-majority (75% or greater) committee support of those members present for recommendations to the BOCC.

The facilitator pointed out that AHAC members had received a "read ahead" agenda packet that included a number of draft statements addressing the first three Committee tasks. The Draft Report recommendations were based on the Committee's discussion and draft recommendations developed in the August and September meetings and were presented for the Committee's consideration and refinements. He proposed that the Committee will review, rate acceptability and refine the draft statements and receive public comments on each section as well as prior to entertaining a motion to adopt the report to the County Commission.

The facilitator noted that the introduction includes the Committee's success statement that had been refined over the last two meetings and a description of its consensus process. The Committee provided an initial acceptability rating (3.75 of 4) on the draft as refined through its discussion and conducted a 2nd acceptability rating (3.9 of 4) on statement with an additional refinement.

The facilitator pointed out that the draft combines workforce and workforce housing definitions and workforce housing need in this section as directed by the Committee in September when it reviewed, rated and discussed draft statements. The Committee provided an acceptability rating on the draft Background Section as presented (*Average 3.75 of 4*), discussed and proposed refinements and then provided a 2nd rating (*Average 3.9 of 4*) on the draft Background Section as refined. The facilitator noted that the draft definitions built on the Committee's discussions at their August and September meetings. The Committee provided an acceptability rating on the draft workforce definition as presented (*Average 3.2 of 4*), discussed and proposed refinements and then provided a 2nd rating (*Average 4.0 of 4*) on the definition as refined. The Committee then provided an acceptability rating on the draft workforce housing definition as presented (*Average 3.6 of 4*), discussed and proposed refinements and then provided a 2nd rating (*Average 3.9 of 4*) on the definition as refined. The Committee then received public comment on the report Introduction and the Workforce Housing Definitions and Need background sections and recommendations. The agreed upon recommendations included:

The BOCC should review the Committee's recommended definitions for "Workforce" and "Workforce Housing." If the BOCC accepts the Committee's recommendation, it should direct staff to propose any Land Development Code amendments needed to incorporate them.

- *Workforce* means individuals or families who are gainfully employed supplying goods and/or services to Monroe County residents or visitors.
- *Workforce Housing* means dwelling units for those who derive at least 70% of their income as members of the Workforce in Monroe County and who meet the affordable housing income categories of the Monroe County Code.

Based on the current, available data, the Committee believes there is an unmet Workforce Housing need throughout Monroe County, specifically near employment centers. It recommends the BOCC recognize that Monroe County continues to experience a critical Workforce Housing need. The need and demand for Workforce Housing appears most critical for those households at the median, low and very low income levels and is most severe in the middle and lower Keys.

The facilitator noted that the background and recommendations on qualifying, re-qualifying and monitoring deed-restricted workforce housing built on the Committee's discussions at their August and September meetings. Mayte Santamaria noted that in discussions with Mr. Castillo following his presentation at the September meeting, she is developing some cost figures of the different management options, but these were not available yet for the Committee to review. The Committee provided an acceptability rating on the Background statement as revised following discussions (*Average 3.9 of 4*). The Committee then discussed and revised the draft recommendations and then rated the revised recommendations (*Average 3.9 of 4*), discussed an additional refinement and then provided a 2nd rating (*Average 4.0 of 4*). The agreed upon recommendations included:

The Committee recommends the BOCC take action to strengthen the County's ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County.

1. The BOCC should direct staff to continue to build its database of deed restricted units.
2. The Committee strongly recommends staff coordinate and share information with the municipalities to create a countywide database and strategy.
3. Within 6 months, County staff should develop cost effective mechanisms based on HUD guidelines to enhance the monitoring of affordable housing including consideration of securing the services of the Monroe County Housing Authority, additional County staff or 3rd party monitoring services or some combination thereof. Funding estimates for such a program should be developed and evaluated by staff and the Monroe County Housing Authority and should be considered in deciding how to develop the most cost effective monitoring and qualifying approach.
4. The Committee strongly recommends staff coordinate and share information with the municipalities in developing these options, with a goal of developing a countywide monitoring mechanism program.
5. The Committee strongly recommends that the County identify and fund an enhanced enforcement program as an essential element for maintaining affordable workforce housing in the County. This program should address compliance and enforcement of deed restricted property to maintain our available housing stock.
 - Authorize Code Compliance and/or the Monroe County Tax Collector's Office to more aggressively pursue illegal rentals.
 - Require that owner-occupied units be homesteaded.

Following public comment, the Committee moved to adopt the background and recommendations reviewed, revised and rated and direct staff to incorporate them into a BOCC draft resolution. There was clarification that staff would develop and incorporate some additional background (a summary table of deed restricted properties) and share with the Committee at its November meeting. **The motion was unanimously adopted (10-0) by the Committee.** The BOCC Liaisons agreed to try to place this on the October agenda and Bill Hunter agreed, on behalf of the Committee, to present the recommendations to the Commission.

Emily Schemper, Monroe County Comprehensive Plan Manager, presented the requirement for the County to develop a Local Housing Assistance Plan every three years. The Committee is required by statute to provide recommendations to the BOCC on incentive strategies. The current plan will expire in December 2015 and needs to be updated in order to maintain the County's ability to receive state SHIP funding. Ms. Schemper reviewed the staff draft Plan update (*See, Appendix # 6*) which includes 11 incentives (a-k) from the previous plan and 4 additional incentives (l-o) and asked the Committee members to review it in advance of the November meeting. She noted that the Plan could be updated following its submission if the Committee believes incentives need to be added based on their recommendations and review of the remaining Committee charges.

The facilitator noted that the Committee will need to finalize its recommendations to the BOCC on the incentives at the Committee's November meeting.

The facilitator reviewed the November agenda items that will focus on finalizing recommendation on incentives for the Local Housing Assistance and take up at least one of the additional tasks and receive presentations. The Committee completed a meeting evaluation form and adjourned at 2:30 p.m.

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE
MEETING III, OCTOBER 16, 2015
MEETING SUMMARY/MINUTES

AHAC Members in attendance: **Jim Cameron, Ed Davidson, Hana Eskra, Bill Hunter, Warren Leamard, Ken Naylor, Stephanie Scuderi, Randy Wall, Jodi Weinhofer, Bill Wiatt, Heather Carruthers, Monroe County Commission Liaison & Sylvia Murphy, Monroe County Commission Liaison**

AHAC Members unable to attend: Heather Roberts, Tim Root, Jim Saunders & Ed Swift,
Staff: Mayte Santamaria, Carol Schreck, Emily Schemper, Steve Williams, Kevin Bond, Peter Morris, & Tiffany Stankiewicz/

Facilitator: Bob Jones, FCRC Consensus Center, FSU

I. INTRODUCTION

A. Review of Agenda and August Meeting Summary

Bob Jones, the Committee's facilitator, welcomed Affordable Housing Advisory Committee (AHAC) members as well as the public to the Committee's 3rd meeting. He asked members present to introduce themselves and noted that several members had indicated in they were unable to participate in today's meeting. The facilitator reviewed with the Committee the proposed meeting objectives and agenda (*See Appendix #1*) which the Committee unanimously agreed to adopt as well as the Committee's draft September 18, 2015 summary/minutes without changes.

B. Review of the Committee Work Plan

Mr. Jones reviewed the Committee's Workplan (*see Appendix # 3*) noting the early BOCC charge to the Committee to respond to Tasks #1-#3 by October 2015:

- 1 Propose a definition for "Workforce" and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate);
- 2 Evaluate and define the workforce housing need in unincorporated Monroe County;
- 3 Evaluate and propose additional mechanism to qualify and monitor the occupants of deed restricted affordable housing to ensure the units are preserved and maintained as affordable;

He noted that the first three meetings of the Committee have had a primary focus on developing a response to these tasks. Going forward, he noted the plan is for the Committee to complete an initial review of the remaining seven tasks assigned by the BOCC by early 2016 followed by a process to develop options and recommendations for each task.

C. Consensus Guidelines.

Mr. Jones noted the Committee's discussion of its consensus and operating procedures at the August and September meetings. The Committee expressed a willingness to utilize the procedures for the initial three tasks, that required super-majority (75% or greater) committee support of those members present for recommendations to the BOCC. He noted that at the November meeting the Committee would review the experience and consider any procedural adjustments going forward.

D. Other Matters

Commissioner Caruthers provided the Committee with a United Way ALICE (Asset Limited, Income Constrained, Employed), handout (*See Appendix #7 Handouts*) that captures data for Monroe County and provides a picture what is looks like to be part of the working poor and covers affordability beyond just housing costs. In Monroe County a family of four requires \$62,000 annually to cover basics including housing, transportation, food and other costs. This is well above the national family of four poverty average level of \$23,000 annually.

Commissioner Murphy noted that newly elected Commissioner Payne on the City of Key West City Commission, has proposed a resolution that will be considered the week following the AHAC's meeting which in part provides, "A resolution of the City Commission of the City of Key West, Florida, supporting and encouraging collaboration between the city and Monroe County on addressing the issues of affordable and workforce housing; directing the City Manager to coordinate efforts with Monroe County's Affordable Housing Advisory Committee; and providing for an effective date."

The facilitator noted the Committee had discussed the importance of hearing from municipalities since workforce housing was a shared challenge. The Committee agreed at its August meeting to direct staff to reach out to the municipalities and invite their attendance and input at the Committee meetings in order to look for opportunities for connections and coordination on the Committee tasks. Commissioner Caruthers noted that while there were no municipal representatives on they Committee, there is significant cooperation between the County and municipalities on affordable ROGOs and the lines of communication are clearly open. The County also acknowledges the importance of employment centers in cities in terms of workforce housing. It was noted that Marathon's Workforce Housing Committee is expecting an assessment report from Florida International University and the City of Key West's Mayor's Committee, on which AHAC member Jodi Weinhofer is also serving, is working on a fast track to advance workforce housing in Key West.

III. WORK PLAN TASKS #1-#3

A. Overview of Draft AHAC Report to the Board of County Commissioners

The facilitator noted that AHAC members had received a "read ahead" agenda packet that included a number of draft statements addressing the first three Committee tasks. The Draft Report recommendations were based on the Committee's discussion and draft recommendations developed in the August and September meetings and were presented for the Committee's consideration and refinements. He proposed that the Committee will review, rate acceptability and refine the draft statements and receive public comment after rating each section and before entertaining a motion to adopt the report to the County Commission. Under the consensus procedures he noted there will be a concerted effort to develop and refine recommendations that all can support and if that is not

possible at least 75% (i.e. 8 of 11 members) must support. In rating the statements the Commission liaisons will participate but will not vote on Committee motions.

B. Report Introduction

The facilitator noted that the introduction includes the Committee's success statement that has been refined over the last two AHAC meetings and a description of its consensus process. The Committee provided an initial acceptability rating (3.75 of 4) on the draft as refined through its discussion and conducted a 2nd acceptability rating (3.9 of 4) on statement with an additional refinement.

INTRODUCTION- DRAFT

The Monroe County Affordable Housing Advisory Committee has met three times between August and October 2015 to begin its work and report back to the Board of County Commission (BOCC) as directed responding to the first three tasks set forth in the Committee's charge.

Success Statement. The Committee, over the course of its first three meetings, has agreed on the following statement of success describing what the Committee intends to accomplish consistent with its charge in the coming year:

"The Committee will work together to produce consensus recommendations to the BOCC on the issues included in its charge creating a roadmap and framework for action that will help the County to prioritize, implement and measure improvements in housing all segments of the workforce by:

- Retaining and recovering Affordable Housing ~~/workforce housing~~ stock and improve qualifying and monitoring;
- Setting a goal of building or permitting available Monroe County ROGO allocations to improve availability of affordable ~~/workforce housing~~;
- Identifying all ~~suitable~~ public and private lands suitable for affordable housing ~~/workforce housing~~;
- Identifying opportunities and creating meaningful incentives for developing and building affordable workforce housing;
- Identifying and suggesting revenue sources; and
- Identifying potential amendments to adjust ~~Adjusting~~ regulations to support affordable workforce housing development.

Consensus Approach. The Committee has adopted a consensus approach and guidelines that seek to produce consensus on advice to the BOCC that wherever possible reflects the collective and unanimous view of all its members. Where unanimous support for a recommendation is not possible, the Committee will forward to the BOCC consensus advice in response the BOCC charges that at least 75% of the Committee's membership has reached agreement on. In addition, any option that receives support from more than half but less than 75% of the members will be documented and shared with the BOCC. This supermajority rule ensures that members will work together to refine and adopt consensus statements that reflect their input and support.

Rating the Acceptability of the Report Introduction

| | <i>Acceptable</i> | <i>Minor Reservations</i> | <i>Major Reservations</i> | <i>Not Acceptable</i> | |
|---|-------------------|---------------------------|---------------------------|-----------------------|-----------|
| | 4 | 3 | 2 | 1 | Average |
| <i>1st rating with changes.</i> | 4 | 3 | 0 | 0 | 3.75 of 4 |
| <i>2nd rating capitalizing "Affordable Housing"</i> | 11 | 1 | 0 | 0 | 3.9 of 4 |

Initial Committee comments before rating- Success statement

- 3rd bullet – suitable is redundant. Remove first “suitable”
- Last bullet: “Adjusting regulations (last bullet) add “when possible”
- Be consistent in referencing “affordable workforce” (no slash)
- 2nd bullet: improve add “availability of”
- 4th bullet: consider adding “meaningful” incentives
- Charge is to focus on workforce housing and this is a statement of what hope to accomplish in addressing the charge by June 2016
- 1st bullet focuses on affordable housing in past while 2nd bullet focuses on future efforts on workforce housing.

Comments following rating of 1st draft with changes.

- Going forward in the coming year are we focusing on workforce primarily? A: Yes.
- We may be splitting hairs as we are the Affordable Housing Committee and no one interested in addressing non-affordable workforce housing.
- What does “When possible” adjusting regulations signal? We’re making recommendations to BOCC to adjust regulations and they will determine what and when possible.
- What about “Identifying potential amendments to address regulations.”
- Do we want to measure and define what success in terms of the number of units (to quantify). A: First meeting initial draft had a quantity (equaling the # of affordable ROGOs) which the Committee suggested striking in the broad success statement and address and agree on it in recommendations on the tasks.
- Even though there aren’t numbers included, it references permitting available ROGO allocations which is a real number out there.
- This is more than wordsmithing. It reflects our basic understanding of what we are doing in addressing the BOCC Charge. Are we focusing on workforce moving forward. Is the charge of AHAC in the coming year to focus energies specifically on affordable workforce housing? There are many categories of affordable such as senior, disabled, homeless , but we are focusing on workforce housing.
- The problem maybe that we use affordable as category *and* adjective.
- Capitalize “Affordable Housing” in first bullet.

Comments following rating of 2nd draft with changes.

- A minor concern on the ambiguity of “meaningful” incentives.

C. Workforce and Workforce Housing Definitions & Need

The facilitator noted that the draft combines workforce and workforce housing definitions and workforce housing need in this section as directed by the Committee at its September meeting. The Committee provided an acceptability rating on the draft Background Section as presented (*Average*

3.75 of 4), discussed and proposed refinements and then provided a 2nd rating (*Average 3.9 of 4*) on the draft Background Section as refined. The Committee then received public comment on the report Introduction and the Workforce Housing Definitions and Need Background sections. Following a break the Committee rated and reviewed the draft definitions and need statement

1. Background

WORKFORCE AND WORKFORCE HOUSING NEED DRAFT

*AHAC Task # 1: Propose a definition for “Workforce” and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate).
AHAC Task #2: “Evaluate and define the workforce housing need in unincorporated Monroe County”*

Background

The Committee believes that the need for workforce housing is based on the relationship between demand for affordable workforce housing and the number of affordable dwelling units (rental and ownership) that are available for workers at different income levels. Consistent with state and national guidelines, affordable workforce housing should cost 30% or less of workers’ household income.

Based on the information reviewed and evaluated to date, the Committee believes there is a general unmet workforce housing need throughout unincorporated Monroe County. For example, in terms of gross rent as a percentage of household income, 65% of Monroe County renters are paying more than 30% of household income. Mr. Castillo, Executive Director of the Monroe County Housing Authority, suggested in a presentation to the Committee, that both national and regional studies have shown there is an affordable housing crisis and there are unmet critical housing needs for workers residing in Monroe County. He noted that nationally over 28% of renter households are “severely cost burdened” paying more than 50% of their incomes for housing. [The ALICE \(Asset Limited Income Constrained Employed\) report identifies 50% of households are cost burdened in the Florida Keys.](#) In Key West it is estimated that 75% of renter householders are “severely cost burdened” paying half or more of their income for housing. The waiting lists for housing assistance in Key West is over 1,300 and for Monroe County over 500.

[Based on current available data,](#) ~~The need and demand for affordable workforce housing appears most critical and pronounced for those households at the median, low and very low income levels, and most severe residing in the lower Keys. The County should prioritize the geographic targets for building and preserving workforce housing in the middle and lower Keys near employment centers~~ consistent with recommendations of previous Affordable Housing Advisory Committees. It should also match the relative percentage of targeted income categories of very low, low, median and moderate based on the workforce housing needs of employers and employees in the County.

The County should conduct its workforce housing efforts in coordination with municipalities and with employers to ensure that Monroe County’s workforce can find affordable workforce housing and continue to contribute to a prosperous economy and quality communities throughout the Keys.

Rating the Acceptability of the Workforce and Workforce Housing Need Background

| |
|--|
| <i>Acceptable Minor Reservations Major Reservations Not Acceptable</i> |
|--|

| | 4 | 3 | 2 | 1 | Average |
|--------------------------------|----|---|---|---|-----------|
| <i>1st rating</i> | 4 | 3 | 0 | 0 | 3.75 of 4 |
| <i>2nd rating with changes</i> | 11 | 1 | 0 | 0 | 3.9 of 4 |

Committee comments and suggestions following 1st rating

- 2nd paragraph only mentions Key West but not efforts in other municipalities in Monroe County
- Suggest striking “residing” in Lower Keys.”
- Should reflect the importance of employment centers and that they are not necessarily only in the lower Keys. Tourism is driving the area workforce housing needs.
- Should these be prefaced by “based on current available data”? We don’t have data from some cities and Marathon has commissioned a workforce housing study with FIU that is due later in the month. The figures included here reflect Manny Castillo’s presentation and information and data he presented.
- The need in the Lower Keys is critical but may not be as critical in the Upper Keys
- Upper keys employees are currently mostly drawn from mainland, Florida City, Homestead, etc.. Don’t know if it is valid or safe assumption that the employee pool will always be there as competition for that pool in Miami Dade grows.
- We also want the presence of these employees, particularly teachers, firefighters and deputies and their families, in our community contributing to community life vs. commuting in.
- There is also an economic argument that they will spend money and pay taxes supporting our local economy
- We should also add a reference the recent ALICE report. For example, it suggests that 52% of Tavernier and upper keys are income constrained. I wouldn’t say the need for workforce housing doesn’t exist.
- Wording needs to change. The current workforce housing crisis is in Lower Keys not Upper Keys.
- No reason the statement can’t end “with Keys wide need.” The biggest problem in Lower Keys and Key West is the lack of land and the distance means employers can’t access the mainland labor pool.
- Keep in mind that funding may ultimately drive this conversation. Don’t need now to back ourselves in corner for entire Keys. May get funding in equal amounts in not necessarily critical areas of need.
- People today leave Key Largo to work in Marathon.
- We should include reference to “employment centers” in this statement. The need and demand is triggered by where they work.
- “Workforce housing near employment centers.”
- Should the paragraph be eliminated?
- Don’t agree with taking this out. We know where we need it. To think we can add in Key West is utopian. May have better opportunities in Upper/Middle where land is available and affordable.
- The Committee rated the Background statement as revised (*Average 3.9 of 4*) and then took public comments

Public comment:

- Patrice Schwermer, Catholic Charities Outreach Coordinator, Monroe Ministries, noted their appreciation of the work of the Committee and suggested that somewhere in the recommendations should be a statement regarding “increasing” workforce housing. The Committee should also consider important infrastructure and economic issues that support affordable housing (e.g. transport and wages)
- Janet Wood, Islamorada Achievable Workforce Housing Committee, noted that the City Council and Committee appreciates that hard work this Committee is engaged with to improve affordable workforce housing.

2. Committee Draft Recommendations-Definitions and Need

The Committee agreed to preface the recommended definitions with the following statement:

“The BOCC should review the Committee’s recommended definitions for “Workforce” and “Workforce Housing.” If the BOCC accepts the Committee’s recommendation, it should direct staff to propose any Land Development Code amendments needed to incorporate them.”

The facilitator noted that the draft definitions built on the Committee’s discussions at their August and September meetings. The Committee provided an acceptability rating on the draft workforce definition as presented (*Average 3.2 of 4*), discussed and proposed refinements and then provided a 2nd rating (*Average 4.0 of 4*) on the definition as refined. The Committee then provided an acceptability rating on the draft workforce housing definition as presented (*Average 3.6 of 4*), discussed and proposed refinements and then provided a 2nd rating (*Average 3.9 of 4*) on the definition as refined.

a. “Workforce” Defined

2. The Committee recommends the following definitions:

Initial Draft

- a. **Workforce** means individuals or families who are gainfully employed by a licensed business in Monroe County.

Draft as Revised and Rated

- a. **Workforce** means individuals or families who are ~~fulltime local workers providing goods and/or services and~~ gainfully employed supplying goods and/or services to Monroe County residents or visitors ~~people by a business licensed in Monroe County.~~

Rating the Acceptability of the Workforce Definition

| | <i>Acceptable</i> | <i>Minor Reservations</i> | <i>Major Reservations</i> | <i>Not Acceptable</i> | |
|--------------------------------|-------------------|---------------------------|---------------------------|-----------------------|----------|
| | 4 | 3 | 2 | 1 | Average |
| <i>1st rating</i> | 8 | 3 | 1 | 0 | 3.2 of 4 |
| <i>2nd rating with changes</i> | 12 | 0 | 0 | 0 | 4.0 of 4 |

Committee comments and suggestions following 1st rating

- We should be focusing on the employment centers. Don't think BOCC asked us to define workforce. Focus on the category of people we need to help. "Gainfully employed" is a loose term.
- Add "local worker" signifies people who work here in the community providing goods and services to residents of MC.
- Are these full time equivalent employees?
- "Licensed to do business"? There is not a business license but a tax.
- 70% clarification: employee housing right now. Could be employed part-time and have 70%
- I'm backing away from full time. Next category has a percent.
- We shouldn't lose track of 70% (wealthy retirees at Home Depot), 2) socially redeeming thing. There is a significant cash economy with no taxes paid. We want these employees have to come on books and tax rolls.
- I could live in mainland and derive 70% of income in MC
- How do we bring employees into the sunshine? We need to include some kind of registration.
- I write 8 paychecks – 3 to longtime residents, 1 to just managed to move family here. Both work in upper Keys. 4 paychecks to guys who commute in every day. Should those 4 be disqualified?
- Worry that when we build AH we have no control as to who will live in them, i.e. are they part of the local workforce?
- When we use federal funds need to be aware of issue. Affordable properties done in Keys folks pay rent – have to be working in keys. Those moving in are working here. They came from Homestead but they have jobs here. Have to have employment.
- Do we need full time equivalent gainfully employed?
- Keep in mind a lot of folks who might have 40 hour seasonal jobs that get cut back to 20 hours in the off season. What does that mean for the service industry.
- Increasing opportunities to work and live in Monroe County will help the local economy (e.g. \$100 spent is recycled in using local services five times.
- Residents and/or visitors. Would that include military?

b. "Workforce Housing" Defined

Initial Draft

- b. *Workforce housing* means attached or detached dwelling units for households which derive at least 70% of their income from gainful employment with a licensed business in Monroe County.

Draft as Revised and Rated

- b. *Workforce Housing* means ~~attached or detached~~ dwelling units for ~~those who derive at least 70% of their income as members of the Workforce households which derive at least 70% of their income from gainful employment with a business licensed~~ in Monroe County and who meet the affordable housing income categories of the Monroe County Code.

Rating the Acceptability of the Workforce Housing Definition

| | Acceptable | Minor Reservations | Major Reservations | Not Acceptable | |
|--|------------|--------------------|--------------------|----------------|----------|
| | 4 | 3 | 2 | 1 | Average |
| 1 st rating | 9 | 1 | 2 | 0 | 3.6 of 4 |
| 2 nd rating with changes | 11 | 1 | 0 | 0 | 3.9 of 4 |
| 3 rd rating without "gainful" | 12 | 0 | 0 | 0 | 4.0 of 4 |

Committee comments and suggestions following 1st rating

- Use "workforce" rather than "households"
- Don't need "attached/detached"
- In terms of an affordability threshold, what % of income people should be capped at. We need to define affordability.
- What if someone is willing to spend 33% on housing?
- 90% is probably a bad idea but we need to establish a line reflecting affordability.
- Doesn't define the need to keep affordable to that person.
- Does MC at present have guidelines? *A: It is set at 30% in the Land Development Code. If you referenced the code and it would comply with 30%*
- Note if the BOCC approves your recommendation, they would direct staff to make any necessary changes in the Land Development Code.
- 70%? Why isn't it 90-95%? 70% seems low. What is the source of this figure? *A: It has been in the code since 1986. It is not a federal standard.*
- Around the country in other communities 70% is the standard. It provide some ability to have passive income.
- The ALICE report provides some math for affordability. Housing costs of \$2200 a month in Monroe County is not affordable.
- Tax returns can be helpful in determining wealth from investments.
- HUD publishes standards every year. Is it possible to use HUD standards?
- How is it codified in the Land Development Code? *A: It is a definition.*
- Maybe would be helpful to offer something / qualifier in dealing with affordable.
- "As defined in the Monroe County Code section 101, LDC and AH regulations in chapter 130 LDC definitions include each category.
- Add "and" who meet.....
- This reference is important to citizens and taxpayers.

Committee comments and suggestions following second rating

- Do we need to define gainful employment? What does it not include? This was discussed at both the August and September meetings. *A: The term is used in the County current employee housing regulation but is not defined.*
- Can we strike "gainful" from this? Reference the code. If we take out "gainful" someone could get 70% from variety of sources. 70% still needs to be employment in Monroe County.

c. "Workforce Housing Need" Defined

Initial Draft

The Committee believes there is an unmet workforce housing need throughout Monroe County. It recommends the BOCC recognize that Monroe County continues to experience a critical workforce housing need. The need and demand for affordable workforce housing appears most critical and pronounced for those households at the median, low and very low income levels residing in the middle and lower Keys.

Draft as Revised and Rated

- c. Based on the current, available data, tThe Committee believes there is an unmet Workforce Housing need throughout Monroe County, specifically near employment centers. It recommends the BOCC recognize that Monroe County continues to experience a critical Workforce Housing need. The need and demand for affordable Workforce Housing appears most critical ~~and pronounced~~ for those households at the median, low and very low income levels and is most severe ~~residing~~ in the middle and lower Keys.

Rating the Acceptability of the Workforce Housing Need

| | <i>Acceptable</i> | <i>Minor Reservations</i> | <i>Major Reservations</i> | <i>Not Acceptable</i> | |
|---|-------------------|---------------------------|---------------------------|-----------------------|----------|
| | 4 | 3 | 2 | 1 | Average |
| <i>1st rating with changes</i> | 12 | 0 | 0 | 0 | 4.0 of 4 |

Committee comments and suggestions following 1st rating

- Change/add last 7 words. “and is most severe in middle and lower Keys.”
- Consistent with definitions, capitalize Workforce Housing
- Need to clarify this is based on current information. There may be additional information being developed that will further support this.
- Referencing the middle and lower Keys may raise questions about the data for the upper Keys.
- Since we defined affordable above, we don’t need affordable here.
- Strike “and pronounced”?
- We should add employment centers to this.
- Are we going to address the need of rental or ownership? Is this the place to do it or later?
A: That is called out in Task #4 which we will take up soon.
- Should we strike “for those households”?
- We need to leave this in.
- In the future the Committee should discuss whether our recommendations should address moderate income levels which may be close to market rates.

Public Comment:

- Debbie Swift Batty, Director of Property Development, Historic Tours of America, noted that her family has been the largest user of the current affordable housing code in Monroe County building many moderate non-publicly funded housing. We will need funding and land to provide for low and median income affordable housing. There is a huge waiting list for Islander Village which was supported by Monroe County. It is important not to throw out higher end of affordable housing. The workforce and workforce housing definitions appear to be good basic definitions which hopefully will serve as a foundation for action.

- Janet Wood, Islamorada Achievable Workforce Housing Committee, complimented the Committee on its work and noted she had reported back to her colleagues in Islamorada on the Committee's work to date.

D. Qualifying and Monitoring Deed Restricted Housing (Task #3)

AHAC Task #3: 'Evaluate and propose additional mechanisms to qualify and monitor the occupants of deed restricted affordable housing to ensure units are preserved and maintained as affordable.'

The facilitator noted that the background and recommendations on qualifying, re-qualifying and monitoring deed restricted workforce housing built on the Committee's discussions at their August and September meetings. Mayte Santamaria noted that she has been in discussions with Mr. Castillo following his presentation at the September meeting to develop some cost figures of the different management options, but these were not available yet for the Committee to review.

The Committee provided an acceptability rating on the Background statement as revised following discussions (*Average 3.9 of 4*). The Committee then discussed and revised the draft recommendations and then rated the revised recommendations (*Average 3.9 of 4*), discussed an additional refinement and then provided a 2nd rating (*Average 4.0 of 4*).

1. Background

Background

The County should be commended for investing in developing a good database on affordable housing deed restrictions and the deed restriction expiration dates within unincorporated Monroe County. This should be continued, expanded and coordinated with municipalities as a foundation for enhancing the County's program for qualifying, monitoring and enforcing deed restrictions. The Committee strongly recommends staff coordinate and share information with the municipalities to create a countywide database and strategy.

<insert summary table of deed restricted units>

The Committee finds that the County has limited staff capacity for qualifying, monitoring or auditing the approximately 751 County deed restricted units of which approximately 80% rental units and 20% owner-occupied units (823 total deed-restricted units with 72 units owned by the Housing Authority). The County should take action to strengthen its ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County.

~~The County should continue to build on the HUD guidelines as a framework and foundation for administering a strengthened program of qualifying, monitoring and enforcing workforce housing. It should also incorporate the lessons learned from the program administered by the Housing Authority of the City of Key West including an upfront investment in a monitoring and enforcement capacity.~~

The Committee finds that qualifying and monitoring the compliance of occupants of deed restricted affordable housing is an essential part of addressing the considerable workforce housing challenges faced in unincorporated Monroe County.

The Committee strongly recommends staff to continue reviewing the most cost effective way to monitor deed restricted workforce housing including consideration of securing the services of the Monroe County Housing Authority, the County, 3rd party monitoring services or some combination thereof. Funding estimates for such a program are being developed and evaluated by staff and the Monroe County Housing Authority. Within 6 months, These should be considered by the BOCC in deciding how to develop the most cost effective approach. The County should also review revenue options for supporting an enhanced monitoring, compliance and enforcement program.

The County should design and fund an enhanced enforcement program as a foundational element for maintaining affordable workforce housing in the County. This program should address compliance and enforcement of deed restricted property to maintain our available housing stock and minimize illegal rentals.

Rating the Acceptability of Deed Restricted Affordable Housing Background Statement

| | Acceptable | Minor Reservations | Major Reservations | Not Acceptable | |
|---|------------|--------------------|--------------------|----------------|----------|
| | 4 | 3 | 2 | 1 | Average |
| <i>1st rating with changes and chart to come</i> | 11 | 1 | | 0 | 3.9 of 4 |

Committee comments and suggestions following 1st rating

- Remove the “recommendations” from the Background section.
- In light of the overlap between municipalities and unincorporated Monroe County, a unified shared program of monitoring is needed.
- Seemed like boiler plate language and not a strong recommendation. We shouldn’t both with this without monitoring
- Need to set up a system for monitoring and qualifying and enforcing. We don’t have it yet. Because we don’t have the information, we should make the recommendation less pointed.
- The cost of developing affordable deed restricted units is so high that it doesn’t make sense to do unless there is effective monitoring.
- This should be countywide. The focus on unincorporated Monroe County belies the fact that this is a challenge shared by the County and municipalities in the Keys. *A: All agree county wide issue. However we can share but not dictate what occurs in municipalities.*
- There should be the development of a countywide data base on deed restricted properties. *A: At the Committee’s direction, staff has requested data from municipalities to create such a data base.*
- The Background needs some summary table of the data on deed restricted properties we have including when they expire. *A: Seeking data from municipalities to complete the data base. Staff will provide a table summary in the Committee’s final report document and share with the AHAC in November.*
- How these relate to illegal transient rentals. *A: The last three words of recommendation #5 touches on this.*
- We need a comprehensive plan to address workforce housing in both the County and cities. That will require coordination and at some points collaboration with all the governments and others in Monroe County. Information on each of their initiatives may not be fully understood by those outside each process. We should think of this early in the process so we can incorporate ideas into the Committee’s recommendations.

- I do think we need to be more specific regarding countywide data and procedures and economies of scale (one monitoring entity). It will be important to know who is building where. Workforce housing, like water, doesn't have political boundaries in the Keys.
- We should seek to coordinate and when we can enforce collectively. This might involve all jurisdictions contributing to a monitoring/enforcement fund.
- If the County is providing affordable ROGOs to cities, it should insist on addressing the monitoring and enforcement issue.
- If the County is subsidizing for profit businesses to provide affordable housing, they should help pay for enforcement costs.
- HUD guidelines should be incorporated into the recommendations.

2. Recommendations on Qualifying and Monitoring Deed Restricted Affordable Housing

The Committee recommends the BOCC take the following actions to strengthen the County's ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County.

- ~~1. The Committee recommends the BOCC take action to strengthen the County's ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County. The BOCC should direct staff to continue to build its database of deed restricted units and evaluate and develop options to qualify and monitor the occupants of deed restricted affordable housing to ensure the units are preserved and maintained as affordable.~~
2. Within six (6) months, County staff should review develop cost effective mechanisms based on HUD guidelines to enhance the monitoring of affordable housing including consideration of securing the services of the Monroe County Housing Authority, additional County staff or 3rd party monitoring services or some combination thereof. Funding estimates for such a program should be developed and evaluated by staff and the Monroe County Housing Authority and should be considered in deciding how to develop the most cost effective monitoring and qualifying approach.
3. The Committee strongly recommends staff coordinate and share information with the municipalities in developing these options, with a goal of developing a countywide monitoring mechanism program.
4. The Committee strongly recommends that the County should design-identify and fund an enhanced enforcement program as an foundational essential element for maintaining affordable workforce housing in the County. This program should address compliance and enforcement of deed restricted property to maintain our available housing stock and minimize illegal rentals
 - Authorize Code Compliance and/or the Monroe County Tax Collector's Office to more aggressively pursue minimize illegal rentals.
 - Require that owner-occupied units be homesteaded.

Rating the Acceptability of Deed Restricted Affordable Housing Recommendations

| | Acceptable | Minor Reservations | Major Reservations | Not Acceptable | |
|--|------------|--------------------|--------------------|----------------|---------|
| | 4 | 3 | 2 | 1 | Average |

| | | | | | |
|--|-----------|----------|----------|----------|-----------------|
| <i>1st rating with changes</i> | 11 | 1 | 0 | 0 | 3.9 of 4 |
| <i>2nd rating with additional changes</i> | 12 | 0 | 0 | 0 | 4.0 of 4 |

Committee comments and suggestions before rating the revised recommendations

- Important to review each deed restriction as there are variances in the way they may handle homesteading, etc. It is hard to generalize recommendations across the board.
- What is the timeframe for the County to establish a system monitor and qualify? Within 6 months.
- Let's rework these recommendations based on our discussion of the Background.
- Enforcement should have its own recommendation
- Change "design" to "identify" and fund
- Use "Essential" vs. "foundational"
- If deed restricted ownership it should be homesteaded. Include in recommendation.
- Since November 2014, the Monroe County Property Tax Collector figured out what code enforcement can't do and uses tax evasion as an enforcement tool. Property collector - \$120,000 and solved 600 cases. This is a very comprehensive program that needs to be supported. Code enforcement should coordinate with tax collector.
- In recommendation #4: "prevent" vs. "minimize." How about "pursue"
- If you focus the enforcement effort based on deed restriction units, you will have the ability to address where it is happening. Currently there is a limited capacity to enforce.
- We need to be more direct with the language on illegal rentals.
- We need to convey in the strongest terms that aggressive enforcement is needed.

Comments following the 1st rating

- Recommendation #3 should set out a goal for countrywide monitoring.
- "Goal" is good here until we figure out with municipalities what they are interested in supporting.

Public comment

- Debbie Swift Batty, Director of Property Development, Historic Tours of America, offered public comment suggesting the Committee and Commission should strongly consider utilizing county staff to administer a program for qualifying and monitoring deed restricted affordable housing. She pointed to her 10 years of experience working with the County and City of Key West on affordable housing and suggested it would help to provide a point person for the County with expertise on affordable housing who could also help with coordination with municipalities and other stakeholders.

E. Motion to Adopt the Recommendations to be Incorporated into a Draft BOCC Resolution

Ed Davidson offered a motion, seconded by Jim Cameron, to adopt the background and recommendations reviewed, revised and rated and direct staff to incorporate them into a BOCC

draft resolution. There was clarification that staff would develop and incorporate some additional background (a summary table of deed restricted properties) and share with the Committee at its November meeting. **The motion was unanimously adopted (10-0) by the Committee.**

The BOCC Liaisons agreed to try to place this on the October BOCC agenda the following week and Bill Hunter agreed, on behalf of the Committee, to present the recommendations to the Commission.

IV. OTHER DUTIES OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE *(Sec 2-701)*

Emily Schemper, Monroe County Comprehensive Plan Manager, presented the requirement for the County to develop a Local Housing Assistance Plan every three years. The Committee is required by statute to provide recommendations to the BOCC on incentive strategies. The current plan will expire in December 2015 and needs to be updated in order to maintain the County's ability to receive state SHIP funding. Ms. Schemper reviewed the staff draft Plan update *(See, Appendix # 6)* which includes 11 incentives (a-k) from the previous plan and 4 additional incentives (l-o) and asked the Committee members to review it in advance of the November meeting. She noted that the Plan could be updated following its submission if the Committee believes incentives need to be added based on their recommendations and review of the remaining Committee charges.

The facilitator noted that the Committee will need to finalize its recommendations to the BOCC on the incentives at the Committee's November meeting.

V. PUBLIC COMMENT

An opportunity for public comment was offered at the conclusion of the Committee's discussion of each task. The public was also encouraged to consider providing written comments using a comment form.

VI. NEXT STEPS AND ASSIGNMENTS

The facilitator reviewed the November agenda items that will focus on finalizing recommendation on incentives for the Local Housing Assistance and take up at least one of the additional tasks and receive presentations. Assignments included staff working with Manny Castillo to develop some preliminary costs for qualifying, monitoring and enforcing deed restricted properties in unincorporated Monroe County and developing and distributing in advance of the October meeting draft statements for review. The Committee discussed the consensus rule for making decisions on advisory recommendations and urged staff to make it clear to all members the importance of attending and participating in the meeting.

The Committee completed a meeting evaluation form *(See Appendix # 3 for an evaluation summary)* and adjourned at 2:15 p.m.

Appendix #1

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE
MEETING III—FRIDAY, OCTOBER 16, 2015—9:00 A.M.-3:00 P.M.
MARATHON GOVERNMENT CENTER

COMMITTEE MEETING OBJECTIVES

- ✓ To review and Approve Regular Procedural Topics (Agenda, AHAC September 2015 Summary/Minutes)
- ✓ To review the Committee's "Success" statement
- ✓ To review Committee Operating and Consensus Guidelines
- ✓ To review the Committee's Draft Work Plan
- ✓ To develop recommendations on "workforce" and related workforce housing definitions (*Task 1*)
- ✓ To develop recommendations on workforce housing need in unincorporated Monroe County (*Task 2*)
- ✓ To develop recommendations on qualifying and monitoring deed restricted workforce housing and (*Task 3*).
- ✓ **To adopt recommendations on Tasks #1-#3 for the BOCC**
- ✓ To Identify Next Steps, Assignments, and Agenda Items for the November AHAC Meeting
- ✓ To Hear and Consider Public Comment for each Task Discussion

MEETING AGENDA—FRIDAY, OCTOBER 16, 2015

All Agenda Times—including Public Comment & Adjournment—Are Approximate and Subject to Change

| | |
|----------|---|
| 9:00 AM | Welcome, Roll Call, Introductions, Review and Approval of Agenda |
| 9:10 | Review and Approval of AHAC September 18, 2015 Draft Summary/Minutes |
| 9:15 | Review of the AHAC Charge, Success Statement and Committee Work Plan |
| 9:25 | Overview of AHAC Report to the BOCC |
| 9:30 | I. Introduction to the Report <i>Straw poll on draft Introduction and any refinements to strengthen support and acceptability</i> |
| 9:45 | II. Workforce and Workforce Housing Definitions (Task #1) & Need (Task #2) A. Background <i>Straw poll on draft Background and any refinements to strengthen support and acceptability</i> B. Committee Recommendations on Tasks #1&2 <i>Straw polls on draft recommendations and any refinements to strengthen support and acceptability</i> |
| 10:30 | Public Comment |
| 10:45 | Break |
| 11:00 | B. Committee Recommendations on Tasks #1&2 Continued <i>Straw polls on draft recommendations and any refinements to strengthen support and acceptability</i> |
| 11:45 | Public Comment |
| 12:00 PM | Lunch Break |
| 12:30 | III. Qualifying, Re-Qualifying & Monitoring Deed Restricted Workforce Housing (Task #3) A. Background B. Committee Recommendations on Task #3 <i>Straw polls on draft recommendations and any refinements to strengthen support and acceptability</i> |
| 1:30 | Public Comment |
| 1:45 | Motion to Adopt Resolution Providing Recommendations to the BOCC on Tasks #1-#3 |
| 2:15 | Other Duties of the Affordable Housing Advisory Committee (Sec 2-701) |

| | |
|----------------|--|
| | <i>(discussion & handouts provided at the meeting)</i> |
| 2:45 | Next Steps, Assignments and Agenda Items for November Meeting |
| 3:00 PM | ADJOURN |

DRAFT

Appendix #2- AHAC Committee and Staff

| AFFORDABLE HOUSING ADVISORY COMMITTEE MEMBERSHIP | |
|--|--|
| MEMBER, ORGANIZATION | REPRESENTATION –Based on Statutory/ Regulation Categories & Districts |
| Jim Cameron | Advocate for low income affordable housing, Dist. 2 |
| Capt. Ed Davidson, Monroe County School Board | Citizen recommended by the Monroe County School Board |
| Hana Eskra, Florida Market President, Gorman & Co. Inc. | Real estate professional in connection with affordable housing, Dist. 4 |
| Bill Hunter | Citizen with no financial interest in the development of affordable |
| Warren Leamard. Owner, Chef, Destination Catering & Events | Not for profit provider of affordable housing, Dist. 3 |
| Ken Naylor, Atlantic Pacific Communities | For profit provider of affordable housing, Dist. 3 |
| Heather Roberts, VP Iberiabank | Banking/Mortgage Banking related to affordable housing, Dist. 1 |
| Tim Root, Mingo Co Construction | Residential affordable housing building industry, Dist. 1 |
| Jim Saunders, Bayview Land Development & Permitting | Citizen, representing employers in Monroe County, Dist. 5 |
| Stephanie Scuderi, Senior VP, Centennial Bank. | Citizen, representing essential services personnel related to AH, Dist. 5 |
| Ed Swift III, President, Historic Tours of America | Citizen, residing in Monroe County, Dist. 4 |
| Randy Wall, Blue Fin Inc. | Labor, home building related to affordable housing, District 2 |
| Jodi Weinhofer, President, Lodging Association of the Florida Keys | Citizen recommended by the Monroe County lodging industry |
| William Wiatt, Sunset Villas | Member, Local Planning agency, Dist. 4 |
| BOCC LIAISON- EX OFFICIO MEMBERS | |
| Heather Carruthers | Mayor Pro Tem, Monroe County BOCC |
| Sylvia Murphy | Commissioner, Monroe County BOCC |
| MONROE COUNTY STAFF | |
| Peter Morris / Steve Williams | County Attorney's Office |
| Mayte Santamaria | Senior Director of Planning and Environmental Resources, Santamaria-Mayte@MonroeCounty-FL.Gov (305) 289-2500 |
| Emily Schemper | Comprehensive Plan Manager (305)289-2500 Schemper-Emily@MonroeCounty-FL.Gov |
| Tiffany Stankiewicz | Development Administrator |
| Carol Schreck | Committee Administrator Schreck-Carol@MonroeCounty-FL.Gov |
| AHAC FACILITATOR | |
| Bob Jones | FCRC Consensus Center, FSU, rmjones@fsu.edu |

Appendix #3- Meeting Evaluation Summary

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

MEETING EVALUATION SUMMARY

MEETING III—FRIDAY, OCTOBER 16, 2015—9:00 A.M.-3:00 P.M.

MARATHON GOVERNMENT CENTER

11 Members provided a rating for each statement using a 0 to 10 scale, where 0 meant totally disagree and 10 meant totally agree. Their average ratings for each are reflected below as are member comments.

1. Please assess the overall meeting.

- 9.2 The agenda packet was very useful.
9.8 The objectives for the meeting were stated at the outset.
9.9 Overall, the objectives of the meeting were fully achieved.

2. Do you agree that each of the following session objectives was achieved?

- 9.7 To review and Approve Regular Procedural Topics (Agenda, AHAC September 2015 Summary/Minutes)
9.8 To review the Committee's "Success" statement
9.5 To review Committee Operating and Consensus Guidelines
9.7 To review the Committee's Draft Work Plan
9.7 To develop recommendations on "workforce" and related workforce housing definitions (*Task 1*)
9.7 To develop recommendations on workforce housing need in unincorporated Monroe County (*Task 2*)
9.5 To develop recommendations on qualifying and monitoring deed restricted workforce housing and (*Task 3*).
9.7 To adopt recommendations on Tasks #1-#3 for the BOCC
9.4 To Identify Next Steps, Assignments, and Agenda Items for the November AHAC Meeting
9.5 To Hear and Consider Public Comment for each Task Discussion

3. Please tell us how well the facilitator helped members engage in the meeting.

- 9.7 The facilitator made sure the concerns of members were heard.
9.4 The facilitator helped to arrange our time well.

4. Please indicate your level of satisfaction with the meeting?

- 9.5 Overall, I am very satisfied with the meeting.
9.5 I am satisfied with the outcomes of the meeting.
9.5 I know what the next steps following this meeting will be.

5. What did you like best about the meeting?

- It began and ended on time.
- Mayte! & Emily! Thank you for your help in moving us along.
- Consensus is improving.
- Moved in a timely manner.
- Met goals

- Hearing concerns of those unable to vote “4”
- Great group participation.
- Discussion. Outcome.
- I’m impressed!!!

6. How could the meeting have been improved?

- Larger public participation

7. Do you have any other comments that you would like to add?

- This AHAC just may accomplish its purpose. Amazing!.

Appendix #4 – AHAC Charge

THE AFFORDABLE HOUSING ADVISORY COMMITTEE CHARGE

AHAC Tasks Assigned by the Monroe County Board of County Commissioners (BOCC)

The Monroe County Affordable Housing Committee (Committee) will seek consensus on guidance and recommendations to the Monroe County Board of County Commissioners (BOCC) addressing the issues set forth in the Committee's charge.

By October 2015:

- 1 Propose a definition for "Workforce" and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate).
- 2 Evaluate and define the workforce housing need in unincorporated Monroe County.
- 3 Evaluate and propose additional mechanism to qualify and monitor the occupants of deed restricted affordable housing to ensure the units are preserved and maintained as affordable.

Within 1 year from the effective date of this resolution:

- 4 Develop solutions for rental housing.
- 5 Develop incentives for development of workforce housing on Tier III properties.
- 6 Develop strategies for increasing density to encourage workforce housing development, such as micro housing and dormitories.
- 7 Develop strategies to increase the Monroe County Housing Authority's role in workforce housing, specifically as a management entity for rental workforce housing;
- 8 Explore and propose expanding local funding sources (local government, private/public partnerships, community/charitable organizations) to help expand workforce housing in Monroe County.
- 9 Review and consider recommendations to the BOCC for amendments to statutes to address:
 - a Sadowski Trust Fund donor inequity,
 - b Allow Land Authority funds to be used for extending deed restrictions or buying back expired deed restrictions to preserve affordable housing,
 - c Amend Low Income Housing Tax Credit (LIHTC) program to require on-site management longer than 15 years,
 - d Amend or increase 1 cent Tourist Impact Tax to provide dedicated funding for the provision of workforce housing specifically for the hospitality industry; and
10. Develop strategies to assist in developing inclusionary housing requirements for hospitality and commercial sector to build workforce housing.

Appendix #5: AHAC Workplan

| COMMITTEE DRAFT WORK PLAN/MEETING SCHEDULE- <i>Reviewed and Updated Each Meeting</i> | | | |
|---|----------------------------|-----------|---------------------|
| 2015 | | | |
| # | DATE | TIME | LOCATION |
| I. | Friday, August 21, 2015 | 9am-12 pm | Marathon Govt. Ctr. |
| Organizational Meeting: Review Charge, Procedures, Success, Work plan and BOCC Charge tasks due in October 2015: workforce definition, workforce housing need and deed restricted affordable housing, | | | |
| II. | Friday, September 18, 2015 | 9am-12 pm | Marathon Govt. Ctr. |
| 2nd Meeting: Refine and Adopt Work Plan, Presentations on qualifying and monitoring employee housing and potential role of the Monroe County Housing Authority (Task 3 & 7), information from staff on workforce housing need; review draft recommendations on workforce definition (#1), workforce housing need (#2) and deed restricted affordable housing (#3) | | | |
| III. | Friday, October 16, 2015 | 9am-12 pm | Marathon Govt. Ctr. |
| 3rd Meeting: Refine and Update Work Plan, review, refine and adopt draft consensus recommendations on workforce definition (#1), workforce housing need (#2) and deed restricted affordable housing (#3, 9b). | | | |
| IV. | Friday, November 20, 2015 | 9am-12 pm | Marathon Govt. Ctr. |
| 4th Meeting: Refine and Update Work Plan, Review and adoption of Incentive Strategies for the Local Housing Assistance Plan, presentations, briefings and information on AHAC Tasks: Tier 3 properties (#5) and discussion of initial options for recommendations. | | | |
| V. | Friday, December 18, 2015 | 9am-12 pm | Marathon Govt. Ctr. |
| 5th Meeting: Refine and Update Work plan, Presentations, briefings and information on AHAC Tasks: Rental Housing Solutions (#4), Density/Micro housing (#6), Local Funding (#8) discussion of initial options on tasks for recommendations. | | | |
| 2016 | | | |
| VI. | Friday, January 22, 2016 | 9am-12 pm | Marathon Govt. Ctr. |
| VII. | Friday, February 19, 2016 | 9am-12 pm | Marathon Govt. Ctr. |
| VIII. | Friday, March 18, 2016 | 9am-12 pm | Marathon Govt. Ctr. |
| IX. | Friday, April 22, 2016 | 9am-12 pm | Marathon Govt. Ctr. |
| X. | Friday, May 20, 2016 | 9am-12 pm | Marathon Govt. Ctr. |
| XI. | Friday, June 17, 2016 | 9am-12 pm | Marathon Govt. Ctr. |

Appendix #6: Draft Report- With Adopted Edits

MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE OCTOBER 2015 REPORT TO THE BOARD OF COUNTY COMMISSIONERS

Below is the draft Report that was reviewed by the AHAC. The strikethrough/underlined sections were reviewed and rated and reflect the report that was adopted unanimously by the Committee.

I. INTRODUCTION

The Monroe County Affordable Housing Advisory Committee has met three times between August and October 2015 to begin its work and report back to the Board of County Commission (BOCC) as directed responding to the first three tasks set forth in the Committee's charge.

The Committee, over the course of its first three meetings, has agreed on the following statement of success describing what the Committee intends to accomplish consistent with its charge in the coming year:

"The Committee will work together to produce consensus recommendations to the BOCC on the issues included in its charge creating a roadmap and framework for action that will help the County to prioritize, implement and measure improvements in housing all segments of the workforce by:

- Retaining and recovering Affordable Housing ~~/workforce housing~~ stock and improve qualifying and monitoring;
- Setting a goal of building or permitting available Monroe County ROGO allocations to improve availability of affordable ~~/workforce housing~~;
- Identifying all suitable public and private lands suitable for affordable housing/~~workforce housing~~;
- Identifying opportunities and creating meaningful incentives for developing and building affordable workforce housing;
- Identifying and suggesting revenue sources; and
- Identifying potential amendments to adjust ~~Adjusting~~ regulations to support affordable workforce housing development."

The Committee has adopted a consensus approach and guidelines that seek to produce consensus on advice to the BOCC that wherever possible reflects the collective and unanimous view of all its members. Where unanimous support for a recommendation is not possible, the Committee will forward to the BOCC consensus advice in response the BOCC charges that at least 75% of the Committee's membership has reached agreement on. In addition, any option that receives support from more than half but less than 75% of the members will be documented and shared with the BOCC. This supermajority rule ensures that members will work together to refine and adopt consensus statements that reflect their input and support.

II. WORKFORCE AND WORKFORCE HOUSING NEED

AHAC Task # 1: Propose a definition for “Workforce” and the need within and where (geographically in unincorporated Monroe County) for providing housing for various income levels (very low, low, median and moderate).

AHAC Task #2: “Evaluate and define the workforce housing need in unincorporated Monroe County”

A. Background

The Committee believes that the need for workforce housing is based on the relationship between demand for affordable workforce housing and the number of affordable dwelling units (rental and ownership) that are available for workers at different income levels. Consistent with state and national guidelines, affordable workforce housing should cost 30% or less of workers’ household income.

Based on the information reviewed and evaluated to date, the Committee believes there is a general unmet workforce housing need throughout unincorporated Monroe County. For example, in terms of gross rent as a percentage of household income, 65% of Monroe County renters are paying more than 30% of household income. Mr. Castillo, Executive Director of the Monroe County Housing Authority, suggested in a presentation to the Committee, that both national and regional studies have shown there is an affordable housing crisis and there are unmet critical housing needs for workers residing in Monroe County. He noted that nationally over 28% of renter households are “severely cost burdened” paying more than 50% of their incomes for housing. [The ALICE \(Asset Limited Income Constrained Employed\) report identifies 50% of households are cost burdened in the Florida Keys.](#) In Key West it is estimated that 75% of renter householders are “severely cost burdened” paying half or more of their income for housing. The waiting lists for housing assistance in Key West is over 1,300 and for Monroe County over 500.

[Based on current available data,](#) ~~the~~ The need and demand for affordable workforce housing appears most critical and pronounced for those households at the median, low and very low income levels, [and most severe residing in the lower Keys.](#) The County should prioritize the geographic targets for building and preserving workforce housing in the ~~middle and lower~~ Keys [near employment centers](#) consistent with recommendations of previous Affordable Housing Advisory Committees. It should also match the relative percentage of targeted income categories of very low, low, median and moderate based on the workforce housing needs of employers and employees in the County.

The County should conduct its workforce housing efforts in coordination with municipalities and with employers to ensure that Monroe County’s workforce can find affordable workforce housing and continue to contribute to a prosperous economy and quality communities throughout the Keys.

B. Committee Recommendations

1. The BOCC should review the Committee’s recommended definitions for “Workforce” and “Workforce Housing.” If the BOCC accepts the Committee’s recommendation, it should direct staff to propose any Land Development Code amendments needed to incorporate them.
2. *Workforce* means individuals or families who are ~~fulltime local workers providing goods and/or services and~~ gainfully employed [supplying goods and/or services to Monroe County residents or visitors](#) ~~people by a business licensed in Monroe County.~~

3. *Workforce Housing* means ~~attached or detached~~ dwelling units for ~~those who derive at least 70% of their income as members of the Workforce households which derive at least 70% of their income from gainful employment with a business licensed in Monroe County and who meet the affordable housing income categories of the Monroe County Code.~~
4. Based on the current, available data, ~~t~~The Committee believes there is an unmet Workforce Housing need throughout Monroe County, specifically near employment centers. It recommends the BOCC recognize that Monroe County continues to experience a critical Workforce Housing need. The need and demand for affordable Workforce Housing appears most critical ~~and pronounced~~ for those households at the median, low and very low income levels and is most severe ~~residing~~ in the middle and lower Keys.

III. QUALIFYING & MONITORING DEED RESTRICTED AFFORDABLE HOUSING

AHAC Task #3: "Evaluate and propose additional mechanisms to qualify and monitor the occupants of deed restricted affordable housing to ensure units are preserved and maintained as affordable."

A. Background

The County should be commended for investing in developing a good database on affordable housing deed restrictions and the deed restriction expiration dates within unincorporated Monroe County. This should be continued, expanded and **coordinated with municipalities** as a foundation for enhancing the County's program for qualifying, monitoring and enforcing deed restrictions. The Committee strongly recommends staff coordinate and share information with the municipalities to create a countywide database and strategy.

<insert summary table of deed restricted units>

The Committee finds that the County has limited staff capacity for qualifying, monitoring or auditing the approximately 751 County deed restricted units of which approximately 80% rental units and 20% owner-occupied units (823 total deed-restricted units with 72 units owned by the Housing Authority). The County should take action to strengthen its ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County.

~~The County should continue to build on the HUD guidelines as a framework and foundation for administering a strengthened program of qualifying, monitoring and enforcing workforce housing. It should also incorporate the lessons learned from the program administered by the Housing Authority of the City of Key West including an upfront investment in a monitoring and enforcement capacity.~~

The Committee finds that qualifying and monitoring the compliance of occupants of deed restricted affordable housing is an essential part of addressing the considerable workforce housing challenges faced in unincorporated Monroe County.

~~The Committee strongly recommends staff to continue reviewing the most cost effective way to monitor deed restricted workforce housing including consideration of securing the services of the Monroe County Housing Authority, the County, 3rd party monitoring services or some combination thereof. Funding estimates for such a program are being developed and evaluated by staff and the Monroe County Housing Authority. These should be considered by the BOCC in deciding how to develop the most cost effective approach. The County should also review revenue options for supporting an enhanced monitoring, compliance and enforcement program.~~

~~The County should design and fund an enhanced enforcement program as a foundational element for maintaining affordable workforce housing in the County. This program should address compliance and enforcement of deed restricted property to maintain our available housing stock and minimize illegal rentals.~~

B. Committee Draft Recommendations

The Committee recommends the BOCC take action to strengthen the County's ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County.

1. The BOCC should direct staff to continue to build its database of deed restricted units.
2. The Committee strongly recommends staff coordinate and share information with the municipalities to create a countywide database and strategy.
~~The BOCC should direct staff to evaluate and develop options based on HUD guidelines to qualify and monitor the occupants of deed restricted affordable housing to ensure the units are preserved and maintained as affordable.~~
3. Within 6 months, County staff should ~~develop review~~ cost effective mechanisms based on HUD guidelines to enhance the monitoring of affordable housing including consideration of securing the services of the Monroe County Housing Authority, additional County staff or 3rd party monitoring services or some combination thereof. Funding estimates for such a program should be developed and evaluated by staff and the Monroe County Housing Authority and should be considered in deciding how to develop the most cost effective monitoring and qualifying approach.
4. The Committee strongly recommends staff coordinate and share information with the municipalities in developing these options, with a goal of developing a countywide monitoring mechanism program.
5. The Committee strongly recommends that the County ~~should design~~ identify and fund an enhanced enforcement program as an essential ~~foundational~~ element for maintaining affordable workforce housing in the County. This program should address compliance and enforcement of deed restricted property to maintain our available housing stock.
 - Authorize Code Compliance and/or the Monroe County Tax Collector's Office to more aggressively pursue ~~minimize~~ illegal rentals.
 - Require that owner-occupied units be homesteaded.

DRAFT RESOLUTION

A RESOLUTION OF THE MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE PROVIDING RECOMMENDATIONS TO THE BOARD OF COUNTY COMMISSIONERS OF MONROE COUNTY, FLORIDA, ON THE FIRST THREE TASKS ASSIGNED TO THE COMMITTEE FOR THE DEVELOPMENT OF A WORKFORCE HOUSING DEVELOPMENT PLAN.

WHEREAS, on May 21, 2008, the Board of County Commissioners of Monroe County adopted Ordinance 014-2008, which amended the Monroe County Code to establish the Affordable Housing Advisory Committee, including its assigned duties; and

WHEREAS, Monroe County Code Section 2-701 includes the specific duties of the Affordable Housing Advisory Committee; and

WHEREAS, the Board of County Commissioners, at a regular meeting held on the 20th of August, 2014, approved an agreement between FCRC Consensus Center, FSU, and Monroe County Board of County Commissioners for professional services on Affordable Workforce Housing Stakeholder Assessment; and

WHEREAS, at a regular meeting held on the 20th of May, 2015, the Board of County Commissioners reviewed and discussed the Monroe County Workforce Housing Stakeholder Assessment Report generated by FCRC Consensus Center, FSU, dated April 2015; and

WHEREAS, at a regular meeting held on the 20th of May, 2015, the Board of County Commissioners adopted Resolution 139-2015 assigning additional duties to the Affordable Housing Advisory Committee; and

WHEREAS, at a regular meeting held on the 10th of June, 2015, the Board of County Commissioners adopted Ordinance 014-2015 amending Section 2-700 of the Monroe County Code to establish the 14 members of the affordable housing advisory committee and directed staff to amend Resolution 139-2015 to add one additional duty to the committee;

WHEREAS, the Monroe County Affordable Housing Advisory Committee has held three meetings on October 16, 2015, September 18, 2015 and August 21, 2015 to produce consensus recommendations to the BOCC on the issues included in their charge.

NOW, THEREFORE, BE IT RESOLVED BY THE MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE:

Section 1. The Monroe County Affordable Housing Advisory Committee provides the following recommendations to the BOCC:

- A. The BOCC should review the Committee's recommended definitions for "Workforce" and "Workforce Housing." If the BOCC accepts the Committee's recommendation, it should

direct staff to propose any Land Development Code amendments needed to incorporate them.

Workforce means individuals or families who are gainfully employed supplying goods and/or services to Monroe County residents or visitors.

Workforce Housing means dwelling units for those who derive at least 70% of their income as members of the Workforce in Monroe County and who meet the affordable housing income categories of the Monroe County Code.

- B. Based on the current, available data, the Committee believes there is an unmet Workforce Housing need throughout Monroe County, specifically near employment centers. It recommends the BOCC recognize that Monroe County continues to experience a critical Workforce Housing need. The need and demand for Workforce Housing appears most critical for those households at the median, low and very low income levels and is most severe in the middle and lower Keys.
- C. The Committee recommends the BOCC take action to strengthen the County's ability to qualify and monitor deed restricted affordable housing in unincorporated Monroe County.
 - The BOCC should direct staff to continue to build its database of deed restricted units.
 - The Committee strongly recommends staff coordinate and share information with the municipalities to create a countywide database and strategy.
 - Within 6 months, County staff should develop cost effective mechanisms based on HUD guidelines to enhance the monitoring of affordable housing including consideration of securing the services of the Monroe County Housing Authority, additional County staff or 3rd party monitoring services or some combination thereof. Funding estimates for such a program should be developed and evaluated by staff and the Monroe County Housing Authority and should be considered in deciding how to develop the most cost effective monitoring and qualifying approach.
 - The Committee strongly recommends staff coordinate and share information with the municipalities in developing these options, with a goal of developing a countywide monitoring mechanism program.
 - The Committee strongly recommends that the County identify and fund an enhanced enforcement program as an essential element for maintaining affordable workforce housing in the County. This program should address compliance and enforcement of deed restricted property to maintain our available housing stock.
 - Authorize Code Compliance and/or the Monroe County Tax Collector's Office to more aggressively pursue illegal rentals.
 - Require that owner-occupied units be homesteaded.

PASSED AND ADOPTED by the Monroe County Affordable Housing Advisory Committee at a meeting held on the 16th day of October, 2015.

__Y__ Jim Cameron

__Y__ Capt. Ed Davidson

__Y__ Hana Eskra

☐Y___Bill Hunter
☐Y___Warren Leamard
☐Y___Ken Naylor
☐Absent___Heather Roberts
☐Absent___Tim Root
☐Absent___Jim Saunders
☐Y___Stephanie Scuderi
☐Absent___Ed Swift III
☐Y___Randy Wall
☐Y___Jodi Weinhofer
☐Y___William Wiatt

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Appendix #7 – Handout Materials- October 16, 2015 AHAC Meeting

The following documents were handed out at the October 16, 2015 meeting and can be downloaded for viewing at:
<http://www.monroecounty-fl.gov/Archive.aspx?AMID=48>

1. State Housing Initiatives Partnerships (SHIP Resolution 375-2012)
2. SHIP Program Description
3. Local Housing Assistance Plan Incentive Strategies (Draft October 2015)
4. ALICE (Asset Limited, Income Constrained, Employed) Report/ Monroe County

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